

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

IN RE:) Case No: 23-41028 Chapter 13
STEPHANIE T HENRY) Plan Pmt: \$223X1;\$371X59
) Term:
)
Debtor) 1ST AMENDED

CERTIFICATION AND ORDER OF CONFIRMATION FOR CHAPTER 13 PLAN

CERTIFICATION

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee, and certifies that: the Trustee has reviewed the Debtor's schedules and plan, and has conducted a Section 341 meeting of creditors, and except to the extent the Trustee's objection has been overruled, the Chapter 13 plan complies with all Chapter 13 and other applicable provisions of Title 11 United States Code; the Debtor has advised that they have made all DSO payments and filed all tax returns as required by 11.U.S.C. § 1325(a)(8) & (9) or the Trustee's objection has been overruled. The Debtor is substantially current in their payments to the Trustee; and the Trustee is not aware of any outstanding objections to confirmation.

Dated: June 29, 2023
CNFORD--SC


Original Confirmation hearing set for:
May 25, 2023

/s/ Diana S. Daugherty, Chapter 13 Trustee
Diana S. Daugherty, Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143
(314) 781-8100 Fax: (314) 781-8881
trust33@ch13stl.com

ORDER

It is **ORDERED** that the plan is confirmed; that the Trustee shall distribute any payments received in conformance with Title 11; that except as provided in 11 U.S.C. § 1304(b), the Debtor is hereby prohibited during the pendency of this case from in any way encumbering or disposing of any property of this estate or from incurring any further debt, without prior written approval of the Court excepting debts incurred for protection of life, health, or property when not reasonably practical to secure prior approval. **The automatic stay under 11 U.S.C. § 362 and 11 U.S.C. § 1301 is terminated as to any collateral listed in 3.9(B) of the plan.** Any provision in the plan providing for special classification and treatment of claims filed after the Bankruptcy Rule 3002(c) or 11 U.S.C. § 502(b)(9) date shall be void; such claims shall receive treatment pursuant to 11 U.S.C. § 726(a)(3).

DATED: June 30, 2023
St. Louis, Missouri


KATHY A. SURRATT-STATES
U.S. Bankruptcy Judge

23-41028

**CERTIFICATION AND ORDER OF CONFIRMATION FOR
CHAPTER 13 PLAN**

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Copy mailed to:

STEPHANIE T HENRY
4631 VARRELMANN AVE
SAINT LOUIS, MO 63116

Diana S. Daugherty, Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143

All Creditors and Parties in Interest

WILLIAM H RIDINGS JR
2510 S BRENTWOOD BLVD STE 205
C/O RIDINGS LAW FIRM
ST LOUIS, MO 63144

United States Bankruptcy Court
Eastern District of Missouri

In re:
Stephanie T Henry
Debtor

Case No. 23-41028-kss
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0865-4
Date Rcvd: Jun 30, 2023

User: admin
Form ID: pdf03

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2023:

Recip ID	Recipient Name and Address
db	+ Stephanie T Henry, 4631 Varrelmann Ave, Saint Louis, MO 63116-2417
25345699	Bay Area Credit Services, Permanently closed at reported address, Norcross, GA 30093
25353301	Dash of Cash, 1329-A Arena Road, Lot 110, Kahnawake, Quebec J0L1B0
25345706	+ Gussie Porter, 10840 Landseer Dr, Saint Louis, MO 63136-4552
25345708	+ Loanridge, 505 Ellicott St, Buffalo, NY 14203-1547
25345718	+ Sunshine Loans, 631 Lucerne Ave, Suite 56, Lake Worth, FL 33460-3820
25378589	+ U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 2800 Tamarack Road, Owensboro, Kentucky 42301-6566

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 30 2023 23:14:47	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	Email/Text: bankruptcycollectionnotices@togethercu.org	Jun 30 2023 23:09:00	Together Credit Union, Bankruptcy Dept., 423 Lynch St, Saint Louis, MO 63118, UNITED STATES
25378669	+ Email/Text: bncmail@w-legal.com	Jun 30 2023 23:10:00	Alliant Capital Management HDH, c/o Weinstein & Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
25346115	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jun 30 2023 23:10:00	CarMax Auto Finance dba CarMax Business Svcs, LLC, 225 Chastain Meadows Court,, Ste 210, Kennesaw, GA 30144
25375276	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jun 30 2023 23:10:00	Carmax Business Services, PO Box 6045, Carol Stream, IL 60197
25345701	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jun 30 2023 23:10:00	CarMax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw, GA 30160
25371989	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 30 2023 23:09:00	Citizens Bank N.A, One Citizens Bank Way JCA115, Johnston, RI 02919
25350146	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 30 2023 23:27:16	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
25345700	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 30 2023 23:27:12	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
25345702	+ Email/Text: accountresolution@can-lending.com	Jun 30 2023 23:10:00	Cash Advance Now, PO Box 569, Hays, MT 59527-0569
25345703	+ Email/Text: bankruptcy@credencerm.com	Jul 01 2023 07:33:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666

District/off: 0865-4

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25349824	Email/Text: mrdiscen@discover.com	Jun 30 2023 23:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
25345704	+ Email/Text: mrdiscen@discover.com	Jun 30 2023 23:10:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
25345705	^ MEBN	Jun 30 2023 23:02:36	Guidance Res/US Bk, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
25345707	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 30 2023 23:10:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
25348449	Email/PDF: resurgentbknotifications@resurgent.com	Jun 30 2023 23:15:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25377385	Email/Text: BNCnotices@dcmsservices.com	Jun 30 2023 23:10:00	MERCY HEALTH, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
25345710	Email/Text: bkresearch@stlmsd.com	Jun 30 2023 23:10:00	MSD, 2350 Market St, Saint Louis, MO 63103
25363448	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 30 2023 23:10:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
25345709	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 30 2023 23:10:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
25346118	+ Email/Text: ecfnotices@dor.mo.gov	Jun 30 2023 23:09:00	Missouri Department of Revenue, PO Box 475, 301 W High St, Jefferson City MO 65101-1517
25345711	^ MEBN	Jun 30 2023 23:03:24	Next Loan, PO Box 435, Lower Lake, CA 95457-0435
25345714	+ Email/PDF: cbp@omf.com	Jun 30 2023 23:15:36	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
25373695	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 30 2023 23:14:46	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
25374201	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 30 2023 23:16:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
25346109	+ Email/PDF: rmscedi@recoverycorp.com	Jun 30 2023 23:16:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
25361929	Email/Text: bnc-quantum@quantum3group.com	Jun 30 2023 23:10:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
25345715	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 30 2023 23:27:14	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
25345717	+ Email/Text: cs@setfinancial.com	Jun 30 2023 23:11:00	Set Financial Corp, Attn: Bankruptcy, Po Box 63065, Charlotte, NC 28263-3065
25345719	+ Email/PDF: gecsed@recoverycorp.com	Jun 30 2023 23:27:15	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
25345720	+ Email/PDF: gecsed@recoverycorp.com	Jun 30 2023 23:27:02	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
25378375	+ Email/Text: bncmail@w-legal.com	Jun 30 2023 23:10:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
25345723	Email/Text: bankruptcycollectionnotices@togethercu.org	Jun 30 2023 23:09:00	Together Credit Union, Attn: Bankruptcy, 423 Lynch St., St. Louis, MO 63118
25345721	+ Email/Text: bncmail@w-legal.com	Jun 30 2023 23:10:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
25345722	+ Email/Text: documentfiling@lciinc.com	Jun 30 2023 23:09:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
25346119	+ Email/Text: usamoe.bankruptcy.filing@usdoj.gov		

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User: admin

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Jun 30 2023 23:09:00

United States Attorney, 111 South 10th Street,
20th Floor, St. Louis MO 63102

25345724

^ MEBN

Jun 30 2023 23:02:51

Utility Self-reported, Po Box 4500, Allen, TX
75013-1311

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25345716		Self Financial/lead Ba
25345712		no name on CR Liability
25345713		no name on CR Liability
cr	*+	PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021
25377648	*P++	U S ATTORNEY'S OFFICE, 111 SOUTH TENTH STREET ROOM 20 333, ST LOUIS MO 63102-1125, address filed with court:, United States Attorney, 111 South 10th Street, 20th Floor, St. Louis MO 63102

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2023 at the address(es) listed below:

Name	Email Address
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
Hunter Charles Gould	on behalf of Creditor U.S. Bank National Association moedbknnotices@southlaw.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Stephanie T Henry ridingslaw2003@yahoo.com

TOTAL: 4